

SERFF Tracking Number:	CNNB-125528593	State:	Arkansas
Filing Company:	The Cincinnati Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	H-08-7053-AR		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Homeowner CIC		
Project Name/Number:	/		

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: Homeowner CIC

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Form

SERFF Tr Num: CNNB-125528593 State: Arkansas

SERFF Status: Closed

Co Tr Num: H-08-7053-AR

Co Status:

Author: Matt Terrell

Date Submitted: 03/07/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Disposition Date: 03/12/2008

Disposition Status: Approved

Effective Date Requested (New): 10/01/2008

Effective Date Requested (Renewal): 10/01/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal):

10/01/2008

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 03/12/2008

State Status Changed: 03/12/2008

Corresponding Filing Tracking Number:

Filing Description:

Updating Enhanced Replacement Cost and Mechanical Breakdown forms

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

Matt Terrell, Senior Filings Analyst

matt_terrell@cinfin.com

<i>SERFF Tracking Number:</i>	<i>CNNB-125528593</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Homeowner CIC</i>		
<i>Project Name/Number:</i>	<i>/</i>		

6200 S. Gilmore Road	(513) 603-5264 [Phone]
Fairfield, OH 45014	(513) 881-8885[FAX]

Filing Company Information

The Cincinnati Insurance Company	CoCode: 10677	State of Domicile: Ohio
6200 S. Gilmore Rd.	Group Code: 244	Company Type:
Fairfield, OH 45014	Group Name:	State ID Number:
(513) 870-2000 ext. [Phone]	FEIN Number: 31-0542366	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$50.00	03/07/2008	18436957

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<i>Product Name:</i>	<i>Homeowner CIC</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	03/12/2008	03/12/2008

SERFF Tracking Number: *CNNB-125528593*

State: *Arkansas*

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TOI: *04.0 Homeowners*

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Disposition

Disposition Date: 03/12/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal): 10/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CNNB-125528593 State: Arkansas

Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: H-08-7053-AR

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowner CIC

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	ENHANCED REPLACEMENT COST COVERAGE A	Approved	Yes
Form	ENHANCED REPLACEMENT COST COVERAGE A - 50%	Approved	Yes
Form	MECHANICAL BREAKDOWN COVERAGE	Approved	Yes

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Product Name: Homeowner CIC
Project Name/Number: /

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	ENHANCED REPLACEMENT COST COVERAGE A	HR904	8/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 HR904 10/04 Previous Filing #:		HR904 08-08.pdf
Approved	ENHANCED REPLACEMENT COST COVERAGE A - 50%	HR904A	8/08	Endorsement/Amendment/Conditions New		0.00	HR904A 08-08.pdf
Approved	MECHANICAL BREAKDOWN COVERAGE	HR961	9/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 HR961 4/08 Previous Filing #:		HR961 09-08.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED REPLACEMENT COST - COVERAGE A

(25% Additional Replacement Cost Limit)

- I.** The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II.** The following is added to Section I, **A.5.**, Section I - Additional Coverages:

- (1)** If "you" have:

- (a)** Allowed "us" to annually adjust the Coverage **A** limit of insurance and the premium in accordance with any increase in inflation;
- (b)** Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage **A** limit of insurance and premium accordingly; and
- (c)** Elected to repair or replace the damaged building.

- (2)** "We" will:

- (a)** Increase the Coverage **A** limit of insurance up to 25% more than the applicable limit of insurance, if the replacement cost of "your" dwelling is more than the applicable Coverage **A** limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a Covered Cause of Loss under the policy to which this endorsement is attached, this provision shall not apply;
- (b)** Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** limit of insurance is increased under Paragraph **(2)(a)** above as a result of a Coverage **A** "physical loss"; and
- (c)** Adjust the policy premium from the time of "physical loss" for the remainder of the policy term based on the increased limits of insurance.

- (3)** If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage **A**, Section I, **D. Condition 3. Loss Settlement Paragraph b.** is deleted and replaced by Paragraphs **b.**, **c.** and **d.** as follows:

- b.** Buildings under Coverage **A** or **B**, up to 25% more than the applicable limit of insurance, without deduction for depreciation, if the replacement cost of "your" house is more than the limit of insurance. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:
 - (1)** Up to 25% more than the applicable limit of insurance which applies to the building or any parts of it;
 - (2)** The amount actually and necessarily spent to repair or replace the building or any parts of it; or
 - (3)** The applicable Coverage **B** limit of insurance whether increased or not.
- c.** "We" will pay no more than the "actual cash value" of the "physical loss" until actual repair or replacement is completed.
- d.** "You" may disregard the enhanced replacement cost loss settlement provisions, **(3)b.**, above, and make a claim under this policy for "physical loss" to a building on an "actual cash value basis" and then make a claim within 180 days after "physical loss" for replacement cost according to the provisions of this Condition **3. Loss Settlement**.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED REPLACEMENT COST - COVERAGE A

(50% Additional Replacement Cost Limit)

- I.** The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II.** The following is added to Section I, **A.5.**, Section I - Additional Coverages:

- (1)** If "you" have:

- (a)** Allowed "us" to annually adjust the Coverage **A** limit of insurance and the premium in accordance with any increase in inflation;
- (b)** Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage **A** limit of insurance and premium accordingly; and
- (c)** Elected to repair or replace the damaged building.

- (2)** "We" will:

- (a)** Increase the Coverage **A** limit of insurance up to 50% more than the applicable limit of insurance, if the replacement cost of "your" dwelling is more than the applicable Coverage **A** limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a Covered Cause of Loss under the policy to which this endorsement is attached, this provision shall not apply;
- (b)** Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** limit of insurance is increased under Paragraph **(2)(a)** above as a result of a Coverage **A** "physical loss"; and
- (c)** Adjust the policy premium from the time of "physical loss" for the remainder of the policy term based on the increased limits of insurance.

- (3)** If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage **A**, Section I, **D. Condition 3. Loss Settlement Paragraph b.** is deleted and replaced by Paragraphs **b.**, **c.** and **d.** as follows:

- b.** Buildings under Coverage **A** or **B**, up to 50% more than the applicable limit of insurance, without deduction for depreciation, if the replacement cost of "your" house is more than the limit of insurance. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:
 - (1)** Up to 50% more than the applicable limit of insurance which applies to the building or any parts of it;
 - (2)** The amount actually and necessarily spent to repair or replace the building or any parts of it; or
 - (3)** The applicable Coverage **B** limit of insurance whether increased or not.
- c.** "We" will pay no more than the "actual cash value" of the "physical loss" until actual repair or replacement is completed.
- d.** "You" may disregard the enhanced replacement cost loss settlement provisions, **(3)b.**, above, and make a claim under this policy for "physical loss" to a building on an "actual cash value basis" and then make a claim within 180 days after "physical loss" for replacement cost according to the provisions of this Condition **3. Loss Settlement**.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MECHANICAL BREAKDOWN COVERAGE

- I.** The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

A. 1. "Accident" means sudden and accidental mechanical breakdown that results in direct "physical loss" to "covered equipment" necessitating its repair or replacement. If an initial "accident" causes other "accidents", all will be considered one "accident". All "accidents" that become apparent at the same time and that are the result of the same cause will be considered one "accident".

2. None of the following is an "accident":

- a.** Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- b.** The functioning of any safety or protective device;
- c.** Depletion, deterioration, erosion, rust or other corrosion;
- d.** Wear and tear;

However, "we" do cover any ensuing loss caused by an "accident".

B. "Covered equipment" means:

1. Property covered under Coverage **A** - Dwelling or Coverage **B** - Other Structures, that:

- a.** Generates, transmits or utilizes energy; or
- b.** During normal usage, operates under vacuum or pressure, other than the weight of its contents.

2. None of the following is "covered equipment":

- a.** Structure or foundation;
- b.** Insulating material;
- c.** Sewer piping, buried vessels or underground piping;
- d.** Kitchen or laundry appliances including but not limited to: refrigerator, freezer, dishwasher, oven, stove, clothes washer, or clothes dryer, all whether built in or free standing; or
- e.** Electronic entertainment equipment, computer equipment, or electronic data processing equipment including but not limited to; television or stereo equipment, or any electronic component used with such equipment, all whether built in or free standing; or
- f.** Personal property.

- II.** Section **I**, Coverage **D** - Loss of Use, **a.** Additional Living Expense is amended to add the following, but only with respect to coverage provided under this endorsement:

"We" will pay up to \$200 per day for no more than five (5) consecutive days, up to a maximum of \$1,000 per one "accident" under this coverage. This Limit of Insurance is included within, and is not in addition to the Limit of Insurance indicated in Section **III.** of this endorsement.

- III.** Section **I** - Additional Coverages is amended as follows:

The following Additional Coverage is added:

Mechanical Breakdown

"We" will pay for direct "physical loss" and other covered costs to "covered equipment" that is the result of an "accident".

If, due to an "accident", "covered equipment" cannot be repaired, necessitating replacement, "we" will pay "your" additional cost to replace "covered equipment" with equipment that is better for the environment, safer or more efficient than the equipment being replaced. However, "we" will not pay more

than 125% of what the cost would have been to replace with like kind and quality. This does not increase any of the applicable Limits of Insurance.

The most "we" will pay for loss, damage or expense under this endorsement arising from any one "accident" is \$50,000. Coverage provided under this endorsement does not increase any Limits of Insurance under Section I - Property Coverages.

The following is applicable, except for the **CONDOMINIUM UNIT OWNERS-BROAD FORM POLICY**.

IV. Section I - Exclusion **1.d.(2)** is deleted and replaced by the following:

(2) Mechanical breakdown, latent defect, inherent vice or any quality in property that causes it to damage or destroy itself, except as provided in the Mechanical Breakdown Coverage;

The following is applicable only to the **CONDOMINIUM UNIT OWNERS-BROAD FORM POLICY**.

V. Section I - **B. Covered Causes of Loss, b. Covered Causes of Loss** is amended by adding the following:

Mechanical breakdown, but only to the extent provided by the Additional Coverage, **Mechanical Breakdown**.

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<i>Product Name:</i>	<i>Homeowner CIC</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	03/12/2008
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Comments:

Attachment:

#P&CTransmittal.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
The Cincinnati Insurance Companies	10677

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Cincinnati Insurance Company	OH	0244-10677	31-0542366	

5. Company Tracking Number	H-08-7053-AR
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Matt Terrell P.O. Box 145496 Cincinnati, OH 45250-5496	Senior Analyst	513.603.5264	513.881-8885	matt_terrell@cinfin.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Matt Terrell

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Homeowner
10. Sub-Type of Insurance (Sub-TOI)	Homeowner
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Homeowner Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 10/1/08 Renewal: 10/1/08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	

18. Company's Date of Filing	3/7/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	H-08-7053-AR
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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HR904 (8/08) replaces HR904 (10/04)

ENHANCED REPLACEMENT COST - COVERAGE A (25% Additional Replacement Cost Limit) - endorsement title updated to reflect the amount (25%) of additional replacement cost coverage provided.

HR904A (8/08) is introduced

ENHANCED REPLACEMENT COST - COVERAGE A (50% Additional Replacement Cost Limit) - provides a 150% Coverage A replacement cost option.

HR961 (9/08) replaces HR961 (4/08)

MECHANICAL BREAKDOWN COVERAGE -

In this endorsement's Part II, 'Section I, Coverage D - Loss of Use' replaces 'Section I - 4. Coverage D - Loss of Use' to accommodate this endorsement's use with, both, homeowner and condominium forms and reference to 'Section III' replaces reference to 'Section III A.'

'The following is applicable, except for the CONDOMINIUM UNIT OWNERS-BROAD FORM POLICY.' precedes the endorsement's Part IV. reference to the policy's Section I - Exclusion 1.d.(2).

So Mechanical Breakdown coverage may be added for the Condominium Unit Owners-Broad Form Policy, the following is added:

'The following is applicable only to the CONDOMINIUM UNIT OWNERS-BROAD FORM POLICY.'

V. Section I – B. Covered Causes of Loss, b. Covered Causes of Loss is amended by adding the following:

Mechanical breakdown, but only to the extent provided by the Additional Coverage, Mechanical Breakdown.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT

Amount: 50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

Effective March 1, 2007

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**